

CALVET HOME LOANS APPLICATION FORMS

All the forms necessary to apply for a CalVet Home Loan are available from any of our CalVet District Offices or on our website at www.cdva.ca.gov. This package contains application forms for obtaining a CalVet Home Loan. You will also need to download the first portion of the application package, [CalVet Home Loans Application Instructions](#).

If you are planning to build a new home on property that you currently own or intend to purchase, you will also need to complete the [Construction Loan Supplemental Package](#).

Before you begin:

You must have a property selected before applying for your loan. Please carefully review the material in this package or on our web site. If you have questions, feel free to us e-mail us at loanserv@cdva.ca.gov or contact the nearest CalVet District Office. A list of CalVet District Offices and the areas they cover with complete contact information including direct e-mail address for each office is available on our website at <http://www.cdva.ca.gov/calvet/offices.asp>.

Optional, but highly recommended: Pre-Qualify for your loan using the **Apply Online** feature on our website. Answering a few questions about your military service, current income and monthly obligations will confirm your eligibility and give you an estimate of the amount of loan for which you can qualify. You can also pre-qualify by downloading and completing the Pre-qualification Form available at <http://www.cdva.ca.gov/calvet/prequal.pdf>. Send the completed form to the CalVet District Office for the area where you plan to buy your home.



The forms listed below are contained in this package and must be completed and submitted with your application, except as noted. If you apply online, please mail these forms to the CalVet District Office responsible for your application.

- ☐ Form 1003: Universal Residential Loan Application – This is the standard home loan application used by most lenders.
- ☐ Form C-14: CalVet Home Loan Origination Fee/Funding Fee - This form allows the applicant to notify CalVet concerning their choices for payment of the Loan Origination Fee and CDVA/USDVA Funding Fee.
- ☐ VA Form 26-1880: Request for Determination of Eligibility – This form is used to obtain a Certificate of Eligibility from the USDVA. If you already have your certificate, or if you will not be getting a CalVet/VA loan this form will not be needed. Contact us if you have any questions.
- ☐ Form C-11-3 / V-11: Borrower's Authorization / Verification of Borrower(s) Name(s) - This form is used to authorize CalVet to obtain verifications of your income, employment, assets, and other credit matters, and to verify the exact legal name(s) of the loan applicant or applicants.
- ☐ Form L-9: Fair Lending Notice - This notice explains your rights under the Housing Financial Discrimination Act of 1977. Sign this form to show that you have read and understood it, and return it with your loan application.
- ☐ Buyer's Information - This form provides us with basic information about you and the property you are purchasing that is not included on the application form.

CALVET HOME LOAN APPLICATION PACKAGE

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The following forms are optional.

- ☐ **Form A-3: Designation of Agent and General Release** - You may designate another person to act as your agent in connection with the processing of your CalVet Home Loan application. The use of this form is completely optional.
- ☐ **Real Estate Agent Internet Access Registration** - Complete this form with the assistance of your Real Estate Agent if you want him/her to be able to monitor loan processing status on line and receive email notifications when the status changes.

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The documents listed below contain information about CalVet Home Loans and the application process and are included in the CalVet Home Loans Application Instruction portion of this package, which must be downloaded separately. If you have not done so already, please review this information before proceeding. Please contact us if you have any questions.

- **Form C-13: Thank You for Choosing CalVet** - These pages summarize the features and eligibility requirements of the CalVet Home Loan Program.
- **Form A-1T: CalVet Home Loan Application Instruction Sheet** - These instructions explain how to submit the application forms in this package, and what additional information you will need to send to CalVet.
- **Form A-2: CalVet Home Loan Processing Cycle** - This chart explains how CalVet processes a home loan application.
- **Form C-4: Important Notice** - This document provides information about recent changes in the CalVet Home Loan program concerning Loan Guarantees and Loan Processing.
- **Form L-8: Special Notice Regarding your CalVet Home Loan Application** - This notice explains Internal Revenue Service limitations placed on funds used for CalVet Home Loans for refinancing a home loan. It also contains the notice required by the California Information Practices Act of 1977 concerning how CalVet may use the information that you supply to us.
- **SIC 11222** - This brochure describes CalVet's Life and Disability insurance coverage for CalVet contract holders.
- **Address List** - This document contains a list of CalVet offices throughout the state, along with addresses and telephone numbers.

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

| I. TYPE OF MORTGAGE AND TERMS OF LOAN | | | | | | |
|---------------------------------------|------------------------------|---|---|-------------------------------------|---|-----------------|
| Mortgage Applied for: | <input type="checkbox"/> VA | <input type="checkbox"/> Conventional | <input type="checkbox"/> Other (explain): | | Agency Case Number | Lender Case No. |
| | <input type="checkbox"/> FHA | <input type="checkbox"/> USDA/Rural Housing Service | | | | |
| Amount | Interest Rate | No. of Months | Amortization Type: | <input type="checkbox"/> Fixed Rate | <input type="checkbox"/> Other (explain): | |
| \$ | | % | | <input type="checkbox"/> GPM | <input type="checkbox"/> ARM (type): | |

| II. PROPERTY INFORMATION AND PURPOSE OF LOAN | |
|--|--------------|
| Subject Property Address (street, city, state & ZIP) | No. of Units |

| | |
|---|------------|
| Legal Description of Subject Property (attach description if necessary) | Year Built |
|---|------------|

| | | | | | | | |
|-----------------|------------------------------------|---|---|-------------------|--|--|-------------------------------------|
| Purpose of Loan | <input type="checkbox"/> Purchase | <input type="checkbox"/> Construction | <input type="checkbox"/> Other (explain): | Property will be: | <input type="checkbox"/> Primary Residence | <input type="checkbox"/> Secondary Residence | <input type="checkbox"/> Investment |
| | <input type="checkbox"/> Refinance | <input type="checkbox"/> Construction-Permanent | | | | | |

| | | | | | |
|---|---------------|-----------------------|--------------------------|--------------------------|---------------|
| Complete this line if construction or construction-permanent loan. | | | | | |
| Year Lot Acquired | Original Cost | Amount Existing Liens | (a) Present Value of Lot | (b) Cost of Improvements | Total (a + b) |
| | \$ | \$ | \$ | \$ | \$ |

| | | | | | |
|--|---------------|-----------------------|----------------------|-----------------------|---|
| Complete this line if this is a refinance loan. | | | | | |
| Year Acquired | Original Cost | Amount Existing Liens | Purpose of Refinance | Describe Improvements | <input type="checkbox"/> made <input type="checkbox"/> to be made |
| | \$ | \$ | | Cost: \$ | |

| | | |
|-------------------------------------|------------------------------------|-------------------------------------|
| Title will be held in what Name(s): | Manner in which Title will be held | Estate will be held in: |
| | | <input type="checkbox"/> Fee Simple |

| | |
|---|---|
| Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) | <input type="checkbox"/> Leasehold (show expiration date) |
|---|---|

| Borrower | | III. BORROWER INFORMATION | | | | Co-Borrower | | | |
|--|--|---|-------------|--|--|--|-------------|--|--|
| Borrower's Name (include Jr. or Sr. if applicable) | | | | Co-Borrower's Name (include Jr. or Sr. if applicable) | | | | | |
| Social Security Number | Home Phone (incl. area code) | DOB (MM/DD/YYYY) | Yrs. School | Social Security Number | Home Phone (incl. area code) | DOB (MM/DD/YYYY) | Yrs. School | | |
| <input type="checkbox"/> Married | <input type="checkbox"/> Unmarried (include single, divorced, widowed) | Dependents (not listed by Co-Borrower) no. ages | | <input type="checkbox"/> Married | <input type="checkbox"/> Unmarried (include single, divorced, widowed) | Dependents (not listed by Borrower) no. ages | | | |
| <input type="checkbox"/> Separated | | | | <input type="checkbox"/> Separated | | | | | |
| Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. | | | | Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. | | | | | |
| | | | | | | | | | |
| Mailing Address (street, city, state, ZIP) | | | | Mailing Address (street, city, state, ZIP) | | | | | |
| | | | | | | | | | |

| | | | |
|---|--|---|--|
| If residing at present address for less than two years, complete the following: | | | |
| Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. | | Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. | |
| | | | |

| Borrower | | IV. EMPLOYMENT INFORMATION | | Co-Borrower | |
|--|--|---|---------------------------------|--|---|
| Name & Address of Employer | <input type="checkbox"/> Self Employed | Yrs. on this job | Name & Address of Employer | <input type="checkbox"/> Self Employed | Yrs. on this job |
| | | Yrs. employed in this line of work/profession | | | Yrs. employed in this line of work/profession |
| Position/Title/Type of Business | Business Phone (incl. area code) | | Position/Title/Type of Business | Business Phone (incl. area code) | |
| If employed in current position for less than two years or if currently employed in more than one position, complete the following: | | | | | |
| Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from - to) | Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from - to) |
| | | Monthly Income \$ | | | Monthly Income \$ |
| Position/Title/Type of Business | Business Phone (incl. area code) | | Position/Title/Type of Business | Business Phone (incl. area code) | |
| Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from - to) | Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from - to) |
| | | Monthly Income \$ | | | Monthly Income \$ |
| Position/Title/Type of Business | Business Phone (incl. area code) | | Position/Title/Type of Business | Business Phone (incl. area code) | |

| V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION | | | | | | |
|---|----------|-------------|-------|----------------------------------|---------|----------|
| Gross Monthly Income | Borrower | Co-Borrower | Total | Combined Monthly Housing Expense | Present | Proposed |
| Base Empl. Income* | \$ | \$ | \$ | Rent | \$ | |
| Overtime | | | | First Mortgage (P&I) | | \$ |
| Bonuses | | | | Other Financing (P&I) | | |
| Commissions | | | | Hazard Insurance | | |
| Dividends/Interest | | | | Real Estate Taxes | | |
| Net Rental Income | | | | Mortgage Insurance | | |
| Other (before completing, see the notice in "describe other income," below) | | | | Homeowner Assn. Dues | | |
| | | | | Other: | | |
| Total | \$ | \$ | \$ | Total | \$ | \$ |

*Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

| Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan. | | |
|--|--|----------------|
| B/C | | Monthly Amount |
| | | \$ |
| | | |
| | | |

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed ☐ Jointly ☐ Not Jointly

| ASSETS | | LIABILITIES and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property. | | |
|---|----------------------|---|--------------------------------------|-------------------------|
| Description | Cash or Market Value | LIABILITIES | Monthly Payment & Months Left to Pay | Unpaid Balance |
| Cash deposit toward purchase held by: | \$ | Name and address of Company | \$ Payment/Months | \$ |
| <i>List checking and savings accounts below</i> | | | | |
| Name and address of Bank, S&L, or Credit Union | | | | |
| | | Acct. no. | | |
| Acct. no. | \$ | Name and address of Company | \$ Payment/Months | \$ |
| Name and address of Bank, S&L, or Credit Union | | | | |
| | | Acct. no. | | |
| Acct. no. | \$ | Name and address of Company | \$ Payment/Months | \$ |
| Name and address of Bank, S&L, or Credit Union | | | | |
| | | Acct. no. | | |
| Acct. no. | \$ | Name and address of Company | \$ Payment/Months | \$ |
| Name and address of Bank, S&L, or Credit Union | | | | |
| | | Acct. no. | | |
| Acct. no. | \$ | Name and address of Company | \$ Payment/Months | \$ |
| Stocks & Bonds (Company name/number & description) | \$ | | | |
| | | Acct. no. | | |
| Life insurance net cash value | \$ | Name and address of Company | \$ Payment/Months | \$ |
| Face amount: \$ | | | | |
| Subtotal Liquid Assets | \$ | | | |
| Real estate owned (enter market value from schedule of real estate owned) | \$ | | | |
| | | Acct. no. | | |
| Vested interest in retirement fund | \$ | Name and address of Company | \$ Payment/Months | \$ |
| Net worth of business(es) owned (attach financial statement) | \$ | | | |
| Automobiles owned (make and year) | \$ | | | |
| | | Acct. no. | | |
| Other Assets (itemize) | \$ | Alimony/Child Support/Separate Maintenance Payments Owed to: | \$ | |
| | | Job Related Expense (child care, union dues, etc.) | \$ | |
| | | Total Monthly Payments | \$ | |
| Total Assets a. | \$ | Net Worth (a minus b) | \$ | Total Liabilities b. \$ |

VI. ASSETS AND LIABILITIES (cont.)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

| Property Address (enter S if sold, PS if pending sale or R if rental being held for income) | Type of Property | Present Market Value | Amount of Mortgages & Liens | Gross Rental Income | Mortgage Payments | Insurance, Maintenance, Taxes & Misc. | Net Rental Income |
|---|------------------|----------------------|-----------------------------|---------------------|-------------------|---------------------------------------|-------------------|
| | | \$ | \$ | \$ | \$ | \$ | \$ |
| | | | | | | | |
| | | | | | | | |
| | Totals | \$ | \$ | \$ | \$ | \$ | \$ |

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

| Alternate Name | Creditor Name | Account Number |
|----------------|---------------|----------------|
| | | |

| VII. DETAILS OF TRANSACTION | | VIII. DECLARATIONS | | | | |
|--|----|---|--|--------------------------|--------------------------|--------------------------|
| a. Purchase price | \$ | If you answer "yes" to any questions a through i, please use continuation sheet for explanation. | Borrower Yes No | | Co-Borrower Yes No | |
| b. Alterations, improvements, repairs | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Land (if acquired separately) | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Refinance (incl. debts to be paid off) | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Estimated prepaid items | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| f. Estimated closing costs | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| g. PMI, MIP, Funding Fee | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| h. Discount (if Borrower will pay) | | | (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.) | | | |
| i. Total costs (add items a through h) | | | | | | |
| j. Subordinate financing | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| k. Borrower's closing costs paid by Seller | | f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| l. Other Credits (explain) | | g. Are you obligated to pay alimony, child support, or separate maintenance? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | h. Is any part of the down payment borrowed? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | i. Are you a co-maker or endorser on a note? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| m. Loan amount (exclude PMI, MIP, Funding Fee financed) | | j. Are you a U.S. citizen? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | k. Are you a permanent resident alien? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| n. PMI, MIP, Funding Fee financed | | l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| o. Loan amount (add m & n) | | m. Have you had an ownership interest in a property in the last three years? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| p. Cash from/to Borrower (subtract j, k, l & o from i) | | (1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)? | | | | |
| | | (2) How did you hold title to the home—solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? | | | | |

IX. ACKNOWLEDGMENT AND AGREEMENT

The undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described herein; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or electronic record of this application, even if the Loan is not approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns, may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to the closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, expressed or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

| | | | |
|----------------------|------|-------------------------|------|
| Borrower's Signature | Date | Co-Borrower's Signature | Date |
| X | | X | |

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race you may check more than one designation. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

| | |
|---|---|
| BORROWER <input type="checkbox"/> I do not wish to furnish this information | CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information |
| Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino | Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino |
| Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American | Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American |
| <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White | <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White |
| Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male | Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male |

| | | |
|--|--|--|
| To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet | Interviewer's Name (print or type) | Name and Address of Interviewer's Employer |
| | Interviewer's Signature Date | |
| | Interviewer's Phone Number (incl. area code) | |

Continuation Sheet/Residential Loan Application

| | | |
|--|--------------|---------------------|
| Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower. | Borrower: | Agency Case Number: |
| | Co-Borrower: | Lender Case Number: |

Prior Employment Information Continued

| | | | | | |
|---------------------------------|--|----------------------|---------------------------------|--|----------------------|
| Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from - to) | Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from - to) |
| | | Monthly Income \$ | | | Monthly Income \$ |
| Position/Title/Type of Business | Business Phone (incl. area code) | | Position/Title/Type of Business | Business Phone (incl. area code) | |

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

| | | | |
|-----------------------|------|--------------------------|------|
| Borrower's Signature: | Date | Co-Borrower's Signature: | Date |
| X | | X | |



Interest Rate / Loan Origination Fee / Funding Fee

I understand that CalVet has multiple interest rates, and that the rate on my loan will be “locked in” at the interest rate in effect for the funding source that I qualify for as of the date my application is received. If the interest rate is reduced during loan processing prior to funding of my loan, I will receive the benefit of the reduced rate. **I also understand that the CalVet interest rate is a variable rate that can be increased by no more than one half of one percent (0.5%) over the term of the loan.** I further understand that a 1% Loan Origination Fee will be charged and that if my loan amount exceeds 80% of the sales price, I will be charged a funding fee. This funding fee will be charged regardless of whether or not the California Department of Veterans Affairs (CDVA) purchases a loan guarantee from VA or obtains mortgage protection from another source. **I intend to pay these fees as follows:**

Application Fee - \$50 Must be submitted with application. This fee will be credited to the Loan Origination Fee at close of escrow. (Exception: not required for loans submitted through a CalVet certified mortgage broker)

Loan Origination Fee of 1% (of loan amount) to be: ☐ Paid in escrow by me
 (If the application is submitted through a Mortgage Broker ☐ Paid in escrow by seller*
 certified by CalVet this fee will be paid to the broker.)

Funding Fee (see table) to be:

☐ Paid in escrow by me
☐ Paid in escrow by seller*
☐ Added to my loan (CalVet/VA)
☐ Added to my loan (CalVet 97 with minimum down payment of 5%)

| Down payment | Funding Fee ► | | The funding fee for VA loans is waived for veterans who have a service connected disability of 10% or greater and for unremarried spouses of veterans whose death, either while on active duty or after release from active duty, is determined to be service connected. Neither of these exceptions applies to CalVet 97 loans using private mortgage protection. **For veterans who have previously used their VA guarantee entitlement, the funding fee is increased to 3.3% for subsequent guarantees. |
|--|---------------|-----------|---|
| | CalVet/VA | CalVet 97 | |
| 20% or more | N/A | N/A | |
| 10% to 19% | 1.25% | 1.25% | |
| 5% to 9% | 1.5% | 1.5% | |
| 0% to 4% | 2.15%** | 2% ► | Minimum down payment on CalVet 97 loan program is 3% |
| This fee is a percentage of the <u>loan amount</u> and will be used by CDVA to purchase a loan guarantee from VA, or if the VA guarantee cannot be obtained, to secure mortgage protection for your loan from a private mortgage insurance provider. This is a one time charge and does not affect your interest rate or monthly payment (unless you choose to finance the fee with your loan.) | | | |

Veteran Applicant: _____ **Date:** _____

Seller: _____ **Date:** _____

*Seller must sign if you are indicating above that fees will be paid by the seller.



Department of Veterans Affairs

**REQUEST FOR A CERTIFICATE OF ELIGIBILITY
FOR VA HOME LOAN BENEFITS**

TO

Department of Veterans Affairs
Attn: Loan Guaranty Division**NOTE: Please read information on reverse before completing this form. If additional space is required, attach a separate sheet.**

| | | | |
|--|--|--|---|
| 1. FIRST-MIDDLE-LAST NAME OF VETERAN | | 2. DATE OF BIRTH | 3. VETERAN'S DAYTIME TELEPHONE NO. () |
| 4. ADDRESS OF VETERAN (No., street or rural route, city or P.O., State and ZIP Code) | | 5. MAIL CERTIFICATE OF ELIGIBILITY TO: (Complete <u>ONLY</u> if the Certificate is to be mailed to an address different from the one listed in Item 4) | |

6. MILITARY SERVICE DATA (ATTACH PROOF OF SERVICE - SEE PARAGRAPH "D" ON REVERSE)

| A. ITEM | B. PERIODS OF ACTIVE SERVICE | | C. NAME (Show your name exactly as it appears on your separation papers or Statement of Service) | D. SOCIAL SECURITY NUMBER | E. SERVICE NUMBER (If different from Social Security No.) | F. BRANCH OF SERVICE |
|---------|------------------------------|---------|--|---------------------------|---|----------------------|
| | DATE FROM | DATE TO | | | | |
| 1. | | | | | | |
| 2. | | | | | | |
| 3. | | | | | | |
| 4. | | | | | | |

| | |
|--|------------------------------------|
| 7A. WERE YOU DISCHARGED, RETIRED OR SEPARATED FROM SERVICE BECAUSE OF DISABILITY OR DO YOU NOW HAVE ANY SERVICE-CONNECTED DISABILITIES? <input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," complete Item 7B) | 7B. VA CLAIM FILE NUMBER C- |
|--|------------------------------------|

8. PREVIOUS VA LOANS (Must answer N/A if no previous VA home loan. DO NOT LEAVE BLANK)

| A. ITEM | B. TYPE (Home, Refinance, Manufactured Home, or Direct) | C. ADDRESS OF PROPERTY | D. DATE OF LOAN | E. DO YOU STILL OWN THE PROPERTY? (YES/NO) | F. DATE PROPERTY WAS SOLD (Submit a copy of HUD-1, Settlement Statement, if available) | G. VA LOAN NUMBER (If known) |
|---------|---|------------------------|-----------------|--|--|------------------------------|
| 1. | | | | | | |
| 2. | | | | | | |
| 3. | | | | | | |
| 4. | | | | | | |
| 5. | | | | | | |
| 6. | | | | | | |

I CERTIFY THAT the statements herein are true to the best of my knowledge and belief.

| | |
|--|-----------------|
| 9. SIGNATURE OF VETERAN (Do NOT print) | 10. DATE SIGNED |
|--|-----------------|

FEDERAL STATUTES PROVIDE SEVERE PENALTIES FOR FRAUD, INTENTIONAL MISREPRESENTATION, CRIMINAL CONNIVANCE OR CONSPIRACY PURPOSED TO INFLUENCE THE ISSUANCE OF ANY GUARANTY OR INSURANCE BY THE SECRETARY OF VETERANS AFFAIRS.

FOR VA USE ONLY

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|------------------------------|----------------------------|
| 11A. DATE CERTIFICATE ISSUED | 11B. SIGNATURE OF VA AGENT |
|------------------------------|----------------------------|

INSTRUCTIONS FOR VA FORM 26-1880

PRIVACY ACT INFORMATION: No Certificate of Eligibility may be issued unless VA receives sufficient information to determine that you are eligible (38 U.S.C. 3702). You are not required to furnish the information, including the Social Security Number, but are urged to do so, since it is vital to proper action by VA in your case. Specifically, your Social Security Number is requested under authority of 38 U.S.C. 3702 and is requested only if the service department used your Social Security Number as a service number. Failure to provide a completed application will deprive VA of information needed in reaching decisions which could affect you. Responses may be disclosed outside VA only if the disclosure is authorized under the Privacy Act, including the routine uses identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records, and Vendee Loan Applicant Records - VA, published in the Federal Register.

RESPONDENT BURDEN: VA may not conduct or sponsor, and respondent is not required to respond to this collection of information unless it displays a valid OMB Control Number. Public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. If you have comments regarding this burden estimate or any other aspect of this collection of information, call 1-800-827-1000 for mailing information on where to send your comments.

A. Mail this completed form, along with proof of service, to the Eligibility Center at P.O. Box 20729, Winston-Salem, NC 27120 (for veterans located in the eastern half of the country) or P.O. Box 240097, Los Angeles, CA 90024 (for veterans located in the western half of the country). Veterans stationed overseas may use either address.

B. Military Service Requirements for VA Loan Eligibility: (NOTE: Cases involving other than honorable discharges will usually require further development by VA. This is necessary to determine if the service was under other than dishonorable conditions.)

1. Wartime Service. If you served anytime during World War II (September 16, 1940 to July 25, 1947), Korean Conflict (June 27, 1950 to January 31, 1955), or Vietnam Era (August 5, 1964 to May 7, 1975) you must have served at least 90 days on active duty and have been discharged or released under other than dishonorable conditions. If you served less than 90 days, you may be eligible if discharged because of service-connected disability.

2. Peacetime Service. If your service fell entirely within one of the following periods: July 26, 1947 to June 26, 1950, or February 1, 1955 to August 4, 1964, you must have served at least 181 days of continuous active duty and have been discharged or released under conditions other than dishonorable. If you entered service after May 7, 1975 but prior to September 8, 1980 (enlisted) or October 17, 1981 (officer) and completed your service before August 2, 1990, 181 days service is also required. If you served less than 181 days, you may be eligible if discharged for a service-connected disability.

3. Service after September 7, 1980 (enlisted) or October 16, 1981 (officer) and prior to August 2, 1990. If you were separated from service which began after these dates, you must have: (a) Completed 24 months of continuous active duty for the full period (at least 181 days) for which you were called or ordered to active duty, and been discharged or released under conditions other than dishonorable; or (b) Completed at least 181 days of active duty and been discharged under the specific authority of 10 U.S.C. 1173 (hardship discharge) or 10 U.S.C. 1171 (early out discharge), or have been determined to have a compensable service-connected disability; or (c) Been discharged with less than 181 days of service for a service-connected disability. Individuals may also be eligible if they were released from active duty due to an involuntary reduction in force, certain medical conditions, or, in some instances for the convenience of the Government.

4. Gulf War. If you served on active duty during the Gulf War (August 2, 1990 to a date yet to be determined), you must have: (a) Completed 24 months of continuous active duty or the full period (at least 90 days) for which you were called or ordered to active duty, and been discharged or released under conditions other than dishonorable; or (b) Completed at least 90 days of active duty and been discharged under the specific authority of 10 U.S.C. 1173 (hardship discharge), or 10 U.S.C. 1171 (early out discharge), or have been determined to have a compensable service-connected disability; or (c) Been discharged with less than 90 days of service for a service-connected disability. Individuals may also be eligible if they were released from active duty due to an involuntary reduction in force, certain medical conditions, or, in some instances, for the convenience of the Government.

5. Active Duty Service Personnel. If you are now on active duty, you are eligible after having served on continuous active duty for at least 181 days (90 days during the Persian Gulf War) unless discharged or separated from a previous qualifying period of active duty service.

6. Selected Reserve Requirements for VA Loan Eligibility. If you are not otherwise eligible and you have completed a total of 6 years in the Selected Reserves or National Guard (member of an active unit, attended required weekend drills and 2-week active duty training) and (a) Were discharged with an honorable discharge; or (b) Were placed on the retired list or (c) Were transferred to the Standby Reserve or an element of the Ready Reserve other than the Selected Reserve after service characterized as honorable service; or (d) Continue to serve in the Selected Reserve. Individuals who completed less than 6 years may be eligible if discharged for a service-connected disability.

C. Unmarried surviving spouses of eligible veterans seeking determination of basic eligibility for VA Loan Guaranty benefits are NOT required to complete this form, but are required to complete VA Form 26-1817, Request for Determination of Loan Guaranty Eligibility-Unmarried Surviving Spouse.

D. Proof of Military Service

1. "Regular" Veterans. Attach to this request your most recent discharge or separation papers from active military duty since September 16, 1940, which show active duty dates and type of discharge. If you were separated after January 1, 1950, DD Form 214 must be submitted. If you were separated after October 1, 1979, and you received DD Form 214, Certificate of Release or Discharge From Active Duty, 1 July edition, VA must be furnished Copy 4 of the form. You may submit either original papers or legible copies. In addition, if you are now on active duty submit a statement of service signed by, or by direction of, the adjutant, personnel officer, or commander of your unit or higher headquarters showing date of entry on your current active duty period and the duration of any time lost. Any Veterans Services Representative in the nearest Department of Veterans Affairs office or center will assist you in securing necessary proof of military service.

2. Selected Reserves/National Guard. If you are a discharged member of the Army or Air Force National Guard you may submit a NGB Form 22, Report of Separation and Record of Service, or NGB Form 23, Retirement Points Accounting, or it's equivalent (this is similar to a retirement points summary). If you are a discharged member of the Selected Reserve you may submit a copy of your latest annual point statement and evidence of honorable service. You may submit either your original papers or legible copies. Since there is no single form used by the Reserves or National Guard similar to the DD Form 214, it is your responsibility to furnish adequate documentation of at least 6 years of honorable service. In addition, if you are currently serving in the Selected Reserve you must submit a statement of service signed by, or by the direction of, the adjutant, personnel officer or commander of your unit or higher headquarters showing the length of time that you have been a member of the unit.



BORROWER'S AUTHORIZATION

We hereby give our consent to have CalVet Home Loans, or any credit reporting bureau which it may designate, obtain any and all credit information concerning our employment, checking and/or savings accounts, obligations, and all other credit matters which they may require in connection with our application for a loan and any quality control review of such loan. This form may be reproduced and photocopied and a copy shall be effective as the original which we have signed.

Signature of Veteran Applicant

Date

Signature of Spouse or
Registered Domestic Partner

Date

I hereby certify this to be a true and correct copy of the original.

CalVet Home Loans

Date

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not, your application for approval as a prospective borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37.

Verification of Borrower(s) Name(s)

I understand and agree that I will take title as my name is shown below, regardless of the way my name is shown or signed on my loan application. I am aware that all legal documents will carry my name exactly as shown below and understand that I will be required to sign exactly as it is shown below.

Print Name (Veteran)

Signature

Print Name (Spouse or
Registered Domestic Partner)

Signature



THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977
(Pursuant to Title 21, California Code of Regulations, Section 7114)

FAIR LENDING NOTICE

It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, marital status, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one-to four-unit family residences occupied by the owner and for the purpose of the home improvement of any one-to four-unit family residence.

If you have questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or the:

Office of the Secretary
Business, Transportation and Housing Agency
1120 N Street
Sacramento, CA 95814

Acknowledgment of receipt

I (we) received a copy of this notice.

| | | | |
|---|---------------|--|---------------|
| _____ Signature of Veteran Applicant | _____ Date | _____ Signature of Spouse or Registered Domestic Partner | _____ Date |
|---|---------------|--|---------------|

WORD OF CAUTION

The processing of your home loan is a detailed process and requires accurate information. Please keep in mind that this process may take longer than expected and requires final updating prior to the funding of your loan. Because of these last minute updates, it is imperative that the information you give us, and subsequently verified by our office, does not change appreciably. Therefore, please continue to make your mortgage payments and all other financial obligations as usual until the close of escrow.

Please notify us before you do any of the following, or please delay doing the following if at all possible:

- 1) Change employment or department.
- 2) Move any funds from one bank account to another or close an existing account.
- 3) Make any large purchases such as an automobile, furniture, or high cost items.

All of the above situations might be dealt with appropriately if we know about the changes prior to their occurrence. Failure to notify us about any significant changes to your original loan file, or any material fact regarding your financial condition could seriously affect the outcome of your loan transaction. **YOUR LOAN FILE MAY BE UPDATED PRIOR TO THE CLOSE OF ESCROW!**

| | | | |
|---|---------------|--|---------------|
| _____ Signature of Veteran Applicant | _____ Date | _____ Signature of Spouse or Registered Domestic Partner | _____ Date |
|---|---------------|--|---------------|



BUYERS INFORMATION FORM

The following information will assist us in making certain your application is set up correctly from the beginning.

1. Have you had a CalVet loan before? **Yes** ☐ **No** ☐

If yes; Loan number _____

Date (mo/yr) loan was paid off _____

Location of property _____

- Have you had a VA loan before? **Yes** ☐ **No** ☐

If yes; Loan number _____

Date (mo/yr) loan was paid off _____

Location of property _____

2. Are you buying a new home that has never been previously occupied? **Yes** ☐ **No** ☐

If not already completed, when is the estimated completion date? _____

3. Is the property either a Condominium, or located in a Planned Unit Development (PUD)?

Condominium ☐ Planned Unit Development ☐ If yes to either;

- What is the name of the Association and how much are the monthly dues?

Association Name _____ \$ _____ per mo.

- Is the hazard insurance on the unit a master policy carried through the Association?

Yes ☐ **No** ☐

4. Is this loan to purchase a mobile home in a rental park? **Yes** ☐ **No** ☐

If yes, what is the monthly space rental? \$ _____

6. Are you currently in receipt of or eligible to receive VA Compensation? **Yes** ☐ **No** ☐

If yes, VA Case # _____ Disability Rating _____ %

7. In order to gain access to the home you are buying the appraiser should contact:

Name: _____ at phone # (____) _____



Designation of Agent and General Release

I hereby appoint and designate _____ as my agent for all purposes in connection with the processing of my application for a CalVet Home Loan to include, but not be limited to, working with CDVA staff in the field offices and in Department Headquarters to provide and obtain any and all information necessary to complete the processing of my loan and the purchase of the farm or home I have selected.

I understand that if the person or firm designated by me is licensed as a real estate agent or broker, they may also be the agent or broker for the seller of the property. I also understand that the Department assumes no responsibility for and makes no recommendations as to the acts, conduct, duties, qualifications, or status of the person or firm I have designated. Nevertheless, I so designate said person or firm freely and voluntarily, on my own accord, with full knowledge of all necessary facts.

I authorize the department to obtain from and disclose or release to my designated agent any and all information, whether confidential, personal, or otherwise, which may be desirable or necessary in the processing and completion of my CalVet Home Loan, and this authorization and consent will be effective from the date hereof to the date my loan is completed or otherwise terminated. I understand that all communications and contacts concerning my CalVet Home Loan will be made through or with my designated agent, and that it is the agent's responsibility to keep me informed and to provide me with copies of all correspondence and documents.

This authorization and designation may be revoked only by me in writing, and such revocation shall be effective only when received by the department.

In consideration of the department's acceptance of this designation and the terms thereof, the undersigned hereby releases the State of California, the Department of Veterans Affairs of the State of California, and their assignees, employees, officers, and successors, from any and all actions, claims, demands, liability, or suits of any kind, arising out of or by reason of this designation, the department's working with the designated agent pursuant hereto, and the obtaining, disclosure or release of any and all information pursuant to this designation.

The undersigned agree, in further consideration hereof, that this Release shall apply to all unknown and unanticipated claims arising out of said matters, as well as to those now known, if any, and expressly waive the provisions of Section 1542 of the California Civil Code which reads as follows: "A general release does not extend to claims which the creditor does not know or suspect to exist in his favor at the time of executing the release, which if known by him must have materially affected his settlement with the debtor."

The undersigned declares that the terms of this designation and release have been read completely by them, and that the terms are fully understood and freely and voluntarily accepted by them.

IN WITNESS WHEREOF, the undersigned have executed this Designation of Agent and General Release

this _____ day of _____, _____

Veteran Applicant

Spouse or Registered Domestic Partner

ACCEPTANCE BY AGENT

I hereby accept the above designation as agent, and assume all responsibilities incident thereto.

Dated: _____, _____

Signature of Agent

Print Name of Agent

Business Name

() _____
Business Telephone Fax Number

Business Address

() _____
Mobile # E-mail address

City State Zip



**REAL ESTATE AGENT
INTERNET ACCESS REGISTRATION**

As a licensed real estate agent CalVet can now provide you with up-to-the-minute status of your clients loan application. You can also use our *Apply online* system to confirm eligibility or pre-qualify a new client. If you wish to become registered to access this information please complete this form and either mail, E-mail, or fax it to your local CalVet office. Upon receipt of the required information you will be assigned a Real Estate Agent ID number along with a user ID and Password by E-mail within one business day. Once you have registered with us just check the "Authorization for subsequent application box" and enter the

Please note that you must also obtain authorization from your client in order for you to be able to access their account. Your veteran client's signature on this form is his/her authorization to enable you to access their loan information. They should understand that they are not required to provide access to anyone.

For information on office locations please select
<http://www.cdva.ca.gov/calvet/offices.asp>

California Department of Veterans Affairs

**REAL ESTATE AGENT
INTERNET ACCESS**

- ☐ **REGISTRATION**
☐ **AUTHORIZATION - Agent ID # _____**

(Instructions: All fields are required. Please print or type)

| | | | |
|----------------|---------------|-------------------------|------------------------|
| First Name MI: | | Last Name: | |
| Bus. Address: | | City – State – Zip code | |
| E-Mail | Phone | Fax | Pager or Mobile |
| DRE License # | Client's Name | | Subj. Property Address |

Approved: _____
Veterans Signature Date



CalVet Home Loans Survey

Please assist us in completing this survey so that we can make CalVet Home Loans more accessible to California Veterans. Please return your survey with your application package or mail it to CalVet Home Loans, Marketing Unit, 1227 O Street, Sacramento, CA 95814.

How did you find out about the CalVet Home Loans program?

- ☐ I have had a CalVet Loan before
- ☐ A Real Estate Agent
- ☐ A Mortgage Broker
- ☐ A Banker
- ☐ County Veterans Service Officer
- ☐ The Military (TAPS or other source)
- ☐ Veterans Service Organization (The American Legion, VFW, DAV, or AMVETS)
- ☐ Other veterans organization (which one?) _____
- ☐ Radio
- ☐ Television
- ☐ Newspaper advertisement/ article
- ☐ A phone solicitation
- ☐ A presentation by CalVet staff
- ☐ CalVet Website
- ☐ The Internet
- ☐ Fair/ tradeshow/ home and garden show
- ☐ CalVet mail
- ☐ Other (please state source) _____

Can we contact you for further information?

NAME _____

PHONE NUMBER _____

EMAIL _____